



Order Filed on August 17, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire
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Attorneys for the Mortgagee
File No. 097482B

In Re:

Collin A Abraham
Kelly A Abraham

Case No.: 18-30417-RG

Hearing Date: August 4, 2021

Judge: Rosemary Gambardella

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING CERTIFICATION OF DEFAULT
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: August 17, 2021

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Applicant: Specialized Loan Servicing LLC
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Russell L. Low, Esquire
Property Involved ("Collateral"): 23 Connel Drive, West Orange, NJ 07052
Relief Sought: ☒ Certification of Default

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for two months, from July 1, 2021 to August 1, 2021.
 - ☒ The Debtor is overdue for two payments at \$4,059.72 per month.Total Arrearages Due \$8,119.44.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Immediate payment shall be made in the amount of \$8,119.44. Payment shall be made no later than August 31, 2021.
 - ☒ Beginning on September 1, 2021, regular monthly mortgage payments shall continue to be made in the amount of \$4,059.72.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Regular monthly payment:

Specialized Loan Servicing, LLC
6200 S. Quebec St.
Greenwood Village, Colorado 80111
4. In the event of Default:
 - ☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification

specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

- ☒ The Applicant is awarded attorneys fees of \$200.

The fees and costs are payable:

- ☒ through the Chapter 13 Plan.

In re:
Collin A Abraham
Kelly A Abraham
Debtors

Case No. 18-30417-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 18, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Collin A Abraham, Kelly A Abraham, 23 Connel Drive, West Orange, NJ 07052-1335

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2021 at the address(es) listed below:

Name	Email Address
Aleksander Piotr Powietrzynski	on behalf of Creditor JPMORGAN CHASE BANK N.A. alex@winstonandwinston.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James Lewis	on behalf of Creditor Business Resource & Investment Service Center jlewis@chasanlaw.com hchaudry@thepglaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmlawgroup.com
Robert P. Saltzman	

District/off: 0312-2

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Date Rcvd: Aug 18, 2021

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Total Noticed: 1

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Russell L. Low

on behalf of Joint Debtor Kelly A Abraham ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low

on behalf of Debtor Collin A Abraham ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Sindi Mncina

on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11